

Amendment to the Claims:

This listing will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) ~~A computer program product, comprising a computer usable medium having a computer readable program code embodied therein, said computer readable program code adapted to be executed to implement~~ a method of matching a loan consumer with Lenders via the Internet comprising:

a) providing a computer system, wherein the system comprises a web server, ~~software modules, and wherein the software modules comprise~~ a logic-engine processing module, a filter module, ~~and a database module, and a data display module;~~

b) receiving application information inputted to the computer system by the loan consumer;

c) storing the application information in ~~a~~ the database;

d) applying ~~a~~ the filter to the application information stored in the database to determine if the loan consumer meets a set of loan criteria;

e) submitting a subset of the application information to a credit bureau;

f) receiving a credit report based on said submitting of the subset step;

g) searching a ~~lender~~ Lender database after said applying ~~a~~ the filter step to match the loan consumer application information and credit report to Lenders in the database;

h) matching the loan consumer application information to two or more of the Lenders in the database based on said searching step, wherein said matching determines a rank order ~~which of the two or more Lenders has the highest probability of approving the loan;~~

i) transmitting a query to a ~~lender~~ Lender of the two or more Lenders matched from said matching step;

j) receiving a response from the ~~lender~~ Lender based on the query;

k) repeating steps i and j, after said receiving of the response, so as to query any remaining Lenders matched from said matching step;

l) presenting to the loan consumer only Lenders who responded with an approval from ~~and selected from Lenders having the highest probability of approving the loan in order of highest probability, the approval received during~~ said receiving a response step; and

- m) storing a loan consumer decision based on said presenting step.
2. (previously presented) The method of claim 1, wherein step (b) further comprises:
validating the application information.
3. (previously presented) The method of claim 2, wherein step (b) further comprises:
detecting an error; and
transmitting an error message to the loan consumer.
4. (previously presented) The method of claim 1, wherein step (c) further comprises:
determining that the application information has been previously received less than a
predetermined number of days prior; and
informing the loan consumer to delay a new submission of application information until
after the predetermined number of days is expired.
5. (previously presented) The method of claim 1, wherein step (c) further comprises:
determining that the application information has not been previously stored; and
generating a loan consumer profile based on the application information.
6. (previously presented) The method of claim 1, wherein step (c) further comprises:
determining that the application information has been previously stored more than a
predetermined number of days prior; and
updating a corresponding previously generated loan consumer profile.
- 7-10. (canceled)
11. (currently amended) The method of claim 1, wherein step (l) includes sending only a
predetermined number of ~~lender~~ Lender responses.
12. (currently amended) The method of claim 11, wherein the predetermined number of ~~lender~~
Lender responses is four or less than four responses.